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## I. Potential References of Interest

*\* EIC-Searcher identified "potential references of interest" are selected based on the terms/concepts provided in the examiner's search request.*

5/9,K/1 (Item 1 from file: 20) Links

Dialog Global Reporter

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04340675 (THIS IS THE FULLTEXT)

**Utah Based Online Wholesale Lender Network Announces Exclusive Agreement to Provide Lender Network**

BUSINESS WIRE

February 16, 1999

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 493

ST. GEORGE, Utah--(BUSINESS WIRE)--Feb. 16, 1999--AmeriStar Network Inc. (OTC BB:AMWK), <http://www.ameristarnetwork.com>, and Mortgage Internet Technologies Inc., <http://www.vlender.com>, Tuesday announced that they have signed an exclusive agreement for AmeriStar Network Inc., to provide the Wholesale Lender Network within the Virtual Lender(TM) system, an Internet based mortgage loan origination software.

The agreement follows a 2 year plan for AmeriStar Network to develop a National Internet based distribution channel for mortgage wholesale lending products, a multi-billion dollar industry.

### About the Business

To the mortgage professional, the Internet requires a certain level of commitment to Online technology, including site construction, education, administrative, process and a basic understanding of how they will need to react to business procured by the Internet.

The Virtual Lender(TM) was designed to answer these concerns and has proven to be a widely accepted tool for the mortgage professional.

The Virtual Lender(TM) will take the mortgage professional from point "A", being no involvement in the Internet, to point "B", being completely capable of online origination in less than 20 minutes, a process that usually takes 30-60 days and cost several thousands of dollars. The Virtual Lender(TM) is an excellent "Front End" system to host AmeriStar's "AmeriTrac" mortgage loan delivery.

An intricate and very necessary part of this process is the lender interaction with the investor, known within the industry as a "wholesaler". Each day the wholesaler will fax rate sheets to the mortgage broker, these

rate sheets are used to price loan products. The wholesaler competes with other wholesalers for the business of the broker.

The broker commits to a loan product and rate by "Locking" their customer with a specific wholesaler. This creates the commitment of funds by the wholesaler to the broker and the commitment of the broker's customer to use the wholesaler. This process will be done "online" within the Wholesale Lender Center (WLC) by the AmeriTrac System which will save the wholesaler time and money.

The WLC is an area that is built into the Business Development Center (BDC). By entering the BDC, the loan originator may choose the "Wholesale Network" button to access a list of participating wholesale lending institutions, their rate sheets, loan programs and **lock sheets**.

Mortgage Internet Technologies Inc., and AmeriStar plan to officially unveil the AmeriTrac wholesale lender network to the national lending community at the Net 99 National Mortgage Conference (IQPC) to be held in Chicago in June of this year.

CONTACT: AmeriStar Network Inc  
Russell Crandall, 435/656-3677  
Russ@ameristarnetwork.com  
<http://www.ameristarnetwork.com>

10:12 EST FEBRUARY 16, 1999

Copyright 1999 Business Wire. Source: World Reporter (Trade Mark).

#### **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...to access a list of participating wholesale lending institutions, their rate sheets, loan programs and **lock sheets**.

Mortgage Internet Technologies Inc., and AmeriStar plan to officially unveil the AmeriTrac wholesale lender network...

8/3,K/4 (Item 1 from file: 268) [Links](#)

Banking Info Source

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00344984 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Desktop originator helps small lenders compete**

Bowen, Laura

Real Estate Finance Today , v 15 , n 18 , p 3,17+ , Sep 7, 1998 **Document Type:** Journal Article **Article Type:** News **Language:** English **Record Type:** Abstract Fulltext

**Word Count:** 00597

**ARTICLE REFERENCE NUMBER:**

## Abstract:

...mortgage brokers and compete in a technology-driven market. The report, Fannie Mae: Channel Check **Finds Brokers** Enthusiastic about Underwriting Technology, states that Desktop **Originator** offers brokers fast approvals, streamlined documentation, product flexibility, greater productivity and better underwriting decisions, and...

...but many lenders are moving toward third-party use of the automated process through mortgage **brokers** and correspondents.

The report, "Fannie Mae: Channel Check **Finds Brokers** Enthusiastic about Underwriting Technology," states that Desktop **Originator** offers brokers fast approvals, streamlined documentation, product flexibility, greater productivity and better underwriting decisions, and...

...to the study, brokers can even use the D.O. program to process loans not **eligible** for **Fannie Mae** and connect with multiple lenders. User response indicates that the system makes good decisions, enabling...

15/3,K/2 (Item 1 from file: 625) [Links](#)

American Banker Publications

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0198154

### In Brief: Fannie Mae Releases Upgraded Software

American Banker - April 25, 1997 ; Pg. 8 ; Vol. 162 , No. 79

**Document Type:** Journal **Language:** English **Record Type:** Fulltext

**Word Count:** 105

### In Brief: Fannie Mae Releases Upgraded Software

## Text:

**Fannie Mae** has released a new version of its Desktop Originator and Desktop Underwriter **software**. It said the update includes expanded loan **eligibility criteria** and new risk-analysis capability.

The new version also includes additional credit agency choices, has...  
...quicker

access by brokers and correspondents.

PHH Mortgage Corp., an early user of the upgraded **software**, said it had already seen a 20% increase in the number of its loans recommended for **automatic** approval.

CBC Cos. and Equifax Mortgage Services have joined two other credit bureaus as eligible...

7/3K/3 (Item 2 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00482073

## **INTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL-TIME TRADING SYSTEM**

SYSTEME INTERACTIF ASSURANT L'INFORMATION SUR LES PRETS HYPOTHECAIRES ET LES PRETS, ET LES TRANSACTIONS EN TEMPS REEL

### **Patent Applicant/Patent Assignee:**

- **IMX INC**

### **Inventor(s):**

- **FRASER Stephen K**
- **ADIGA Sadashiv**
- **PAYANKANNUR Suresh**

	<b>Country</b>	<b>Number</b>	<b>Kind</b>	<b>Date</b>
Patent	WO	9913425	A1	19990318
Application	WO	98US18934		19980911
Priorities	US	97928559		19970912

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)  
CA, AT, BE, CH, CY, DE, DK, ES, FI, FR,  
GB, GR, IE, IT, LU, MC, NL, PT, SE

Publication Language: <sup>Englis</sup><sub>h</sub>

Filing Language:

Fulltext word count: 9026

### **Detailed Description:**

...to the market and the risk the lender is willing to bear, and periodically post **rate sheets** or similar advertising material to multiple **mortgage** brokers informing them of those lending programs and lending

rates. Upon receiving a loan application ...

## II. Text Search Results from Dialog (PATENT dbs)

[File 347] **JAPIO** Dec 1976-2008/Oct(Updated 090220)  
(c) 2009 JPO & JAPIO. All rights reserved.

[File 348] **EUROPEAN PATENTS** 1978-200914  
(c) 2009 European Patent Office. All rights reserved.

[File 349] **PCT FULLTEXT** 1979-2009/UB=20090319|UT=20090312  
(c) 2009 WIPO/Thomson. All rights reserved.

[File 350] **Derwent WPIX** 1963-2009/UD=200919  
(c) 2009 Thomson Reuters. All rights reserved.

Set	Items	Description
S1	3291	S MORTGAG? OR ((HOME OR REAL()ESTATE OR PROPERTY) (2N) (LOAN OR LENDING )) (20N) (WHOLESALE? OR SECONDARY OR INVESTOR? OR POOLER? OR CONDUIT?)
S2	280	S (FIND? OR SELECT? OR ENGAG? OR CHOOS? OR INTERFACE? OR QUER??? OR EXPLOR? OR CHECK?()OUT OR REVIEW? OR EXAMINES OR EXAMINE OR SEARCH? OR CAST?()ABOUT OR LOOK?()FOR OR REQUEST?) (8N) (BROKER? OR ORIGINATOR? OR BANKER?)
S3	1	S (ELIGIBILITY()MATRI???) OR (FANNIE OR MAE) (7N)ELIGIB?
S4	328	S (RATE? ? OR PRIC??? OR POINT? OR INTEREST) (2N) (SHEET? OR LIST? OR SCHEDULE?)
S5	0	S (LOCK OR LOCK?()IN OR OPTION(2N) (POINT? OR RATE?)) () (SHEET? OR LIST? OR SCHEDULE?)
S6	15	S S4(6N)S1
S7	7	S S6 NOT AY>1999
S8	69	S S4 AND S2
S9	65	S S8 NOT S6
S10	7	S S9 NOT AY>1999
S11	131	S (MORTGAG? OR ((HOME OR REAL()ESTATE OR PROPERTY) (2N) (LOAN OR LEND?))) (20N)UNDERWRIT?
S12	14	S S11(S)S2
S13	0	S S12 NOT AY>1999
S14	22	S (COMPAR? OR INVESTIGAT?) (6N) (LISTING() (AGENT? OR DEALER?) OR BROKER? OR ORIGINATOR? OR BANKER?)
S15	5	S S14 NOT S2
S16	1	S S15 NOT AY>1999
S17	0	S S16 AND (S3 OR S4 OR S5)

10/3K/3 (Item 1 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00576363

**SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ONLINE FINANCIAL PRODUCTS TRADING**

SYSTEME, PROCEDE DE PROGICIEL D'ECHANGE EN LIGNE DE PRODUITS FINANCIERS

**Patent Applicant/Patent Assignee:**

- **ULTRAPRISE CORPORATION**

**Inventor(s):**

- **LEVINE David A**
- **LEVINE Monica Larson**
- **MINTON Gabriel D**
- **POLETTI Jonathan**
- **SONDREGGER Dean**
- **HEFFNER Reid R**

	<b>Country</b>	<b>Number</b>	<b>Kind</b>	<b>Date</b>
Patent	WO	200039736	A2	20000706
Application	WO	99US31107		19991230
Priorities	US	98114578		19981231
	US	99270837		19990318

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR,  
BY, CA, CH, CN, CR, CU, CZ, DE, DK, DM,  
EE, ES, FI, GB, GD, GE, GH, GM, HR, HU,  
ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ,  
LC, LK, LR, LS, LT, LU, LV, MA, MD, MG,  
MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU,  
SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT,  
TZ, UA, UG, UZ, VN, YU, ZA, ZW, GH, GM,  
KE, LS, MW, SD, SL, SZ, TZ, UG, ZW, AM,  
AZ, BY, KG, KZ, MD, RU, TJ, TM, AT, BE,  
CH, CY, DE, DK, ES, FI, FR, GB, GR, IE,  
IT, LU, MC, NL, PT, SE, BF, BJ, CF, CG,  
CI, CM, GA, GN, GW, ML, MR, NE, SN, TD,  
TG

Publication Language: Englis



Filing Language:

Fulltext word count: 25633

### Detailed Description:

...value of \$300 million. The potential investor, typically a bank, securitization company or another mortgage **banker**, will **review** the information for each loan in the pool and either accept, decline, or reserve its...to determine whether to buy certain loans. The tools that are available, such as program **sheets** or **rate** matrices, are not dynamic, i.e., they are not updated in real-time to reflect...according to an embodiment of the invention. As shown by the arrows connecting the various **interfaces** to system 200, subscribers (e.cr., **brokers**, correspondents, mortgage bankers, servicing companies, investors, capital markets brokers, etc.) can access system 200 in... ..region, etc.), so that they can accurately target those potential borrowers that fit within the **originators'** requirements. **Interface** 304 also shows that the marketing companies send information back to system 200. Such information... ..s) to the system 200 to post or publish the loans for sale to mortgage **bankers**.

A secure **interface** 312 allows mortgage **bankers** to access system 200, via bankers for sale.

In the first instance, an investor may... ..by the subscriber, are archived in criteria archive 223 and are accessible to the loan **originators**. As such, the loan **originators** can **review** these predefined rules before originating a loan to make sure that its loans will be...loan for sale that it believes the buyer would be likely to purchase.

The mortgage **bankers** can **search** the available loans on system 200 using various **search** criteria, either based on the mortgage **bankers'** predefined rules, or based on some other criteria, to quickly locate those loans that meet... ..FICO score greater than 600 and an interest rate of 13% or greater, the mortgage **banker** could use system 200 to **search** for loans having these criteria. Similarly, the mortgage **banker** could have predefined rules, using these criteria, so that they can be notified when such... ..a trust company and/or loan custodian upon purchase of a loan by the mortgage **banker**. The mortgage **banker** can **select** one or more particular trust companies and/or loan custodians in advance for all of... ..a security (i.e., create a mortgage-backed security). As shown in FIG. 3, an **interface** 3 )24 allows the **brokerage** companies to be able to access system 200 via a workstation 280d to look for...the subscribers 408 (e.g., borrowers, brokers, correspondents, mortgage bankers, servicing companies, investors, capital markets **brokers** , etc.). The user **interface** for Web Clients 406 is browser implemented, using Java, JavaScriptTM, and Hypertext Markup Language (HTNIL...information, thereby saving time.

Returninu now to FIG. 6, in a step 608, the loan **originator requests** a credit report from a credit reporting agency. In the embodiment shown in FIG.

2 the loan was declined, as shown in a step 624 and the **interface** between the loan **originator** and system 200 ends at a step 648.

If the loan is pre-approved, the... ..to be archived in origination archive 226 of the loan application data warehouse, and the **interface** between the loan **originator** and system 200 ends at step 648. As explained above, in one embodiment, the loan...can publish these mortgage-backed securities on system 200 via G. Brokerage

As explained above, **brokerage** firms may be employed by the investors to **find** buyers for the mortgage-backed securities. As shown by a block 324 in FIG.

3...

10/3K/4 (Item 2 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00557638

## **SYSTEM AND METHOD FOR PROCESSING LOANS**

SYSTEME ET PROCEDE DE TRAITEMENT DE DONNEES DE PRET

### **Patent Applicant/Patent Assignee:**

- **INDYMAC INC**

### **Inventor(s):**

- **NISHITH Sharad**
- **GARG Gulshan**

	<b>Country</b>	<b>Number</b>	<b>Kind</b>	<b>Date</b>
Patent	WO	200021011	A2	20000413
Application	WO	99US23223		19991004
Priorities	US	98165352		19981002

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY,  
CA, CH, CN, CR, CU, CZ, DE, DK, DM, EE,  
ES, FI, GB, GD, GE, GH, GM, HR, HU, ID,  
IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC,  
LK, LR, LS, LT, LU, LV, MD, MG, MK, MN,  
MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE,  
SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA,  
UG, UZ, VN, YU, ZW, GH, GM, KE, LS, MW,  
SD, SL, SZ, TZ, UG, ZW, AM, AZ, BY, KG,  
KZ, MD, RU, TJ, TM, AT, BE, CH, CY, DE,  
DK, ES, FI, FR, GB, GR, IE, IT, LU, MC,  
NL, PT, SE, BF, BJ, CF, CG, CI, CM, GA,  
GN, GW, ML, MR, NE, SN, TD, TG

Publication Language: <sup>Englis</sup><sub>h</sub>

Filing Language:

Fulltext word count: 5407

### **Detailed Description:**

...on the borrower's credit worthiness, capacity to pay, and collateral. Once the underwriter has **reviewed** these criteria, he sends a notice to the **broker** regarding loan approval. If the loan is denied, the underwriter sends an explanation for this... ..data, and a sends a decision back to the broker, thereby eliminating the need for **rate sheets**. This decision includes a quick approval, a loan price and multiple pricing scenarios.

By providing...

7/3K/3 (Item 2 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00482073

**INTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL-TIME TRADING SYSTEM**

SYSTEME INTERACTIF ASSURANT L'INFORMATION SUR LES PRETS HYPOTHECAIRES ET LES PRETS, ET LES TRANSACTIONS EN TEMPS REEL

**Patent Applicant/Patent Assignee:**

- **IMX INC**

**Inventor(s):**

- **FRASER Stephen K**
- **ADIGA Sadashiv**
- **PAYANKANNUR Suresh**

	Country	Number	Kind	Date
Patent	WO	9913425	A1	19990318
Application	WO	98US18934		19980911
Priorities	US	97928559		19970912

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

CA, AT, BE, CH, CY, DE, DK, ES, FI, FR,

GB, GR, IE, IT, LU, MC, NL, PT, SE

Publication Language: English

Filing Language:

Fulltext word count: 9026

**Detailed Description:**

...to the market and the risk the lender is willing to bear, and periodically post **rate sheets** or similar advertising material to multiple **mortgage** brokers informing them of those lending programs and lending rates. Upon receiving a loan application ...

7/3K/2 (Item 1 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00546693

**REVERSE AUCTION SEARCH ENGINE**

**MOTEUR DE RECHERCHE POUR MISE AUX ENCHERES INVERSEES**

**Patent Applicant/Patent Assignee:**

- **INTERACTIVE YELLOW PAGES INC**
- **NATH Prithu**

**Inventor(s):**

- **NATH Prithu**

	Country	Number	Kind	Date
Patent	WO	200010066	A2	20000224
Application	WO	99US16712		19990812
Priorities	US	9896388		19980813

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR,  
BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES,  
FI, GB, GD, GE, GH, GM, HR, HU, ID, IL,  
IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK,  
LR, LS, LT, LU, LV, MD, MG, MK, MN, MW,  
MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG,  
SI, SK, SL, TJ, TM, TR, TT, UA, UG, US,  
UZ, VN, YU, ZA, ZW, GH, GM, KE, LS, MW,  
SD, SL, SZ, UG, ZW, AM, AZ, BY, KG, KZ,  
MD, RU, TJ, TM, AT, BE, CH, CY, DE, DK,  
ES, FI, FR, GB, GR, IE, IT, LU, MC, NL,  
PT, SE, BF, BJ, CF, CG, CI, CM, GA, GN,  
GW, ML, MR, NE, SN, TD, TG

Publication Language: Englis

h

Filing Language:

Fulltext word count: 12439

**Detailed Description:**

...or service the user is inquiring or the inquiry the user is responding to. A **mortgage** would **list** a percentage **rate**, while a camera would list a price. Due to the unique mailboxes the data may ...

16/3K/1 (Item 1 from file: 348) [Links](#)

Fulltext available through: [Order File History](#)

EUROPEAN PATENTS

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01207791

**Application apparatus and method**

Verfahren und Vorrichtung zum Stellen einer Anfrage

Methode et appareil pour faire une demande

**Patent Assignee:**

- **Minerva NV**; (2803650)  
Plaza Jojo Correa 1-5; Willemstadt, Curacao; (AN)  
(Applicant designated States: all)

**Inventor:**

- **Ma, Sherman Ching**  
17984 Calle Silvosa; Rowland Heights, California 91748; (US)

**Legal Representative:**

- **Fleuchaus, Michael A. (144351)**  
Fleuchaus & Gallo, Melchiorstrasse 42; 81479 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1049039	A1	20001102	(Basic)
Application	EP	99650055		19990705	
Priorities	AU	99PP9625		19990407	

**Designated States:**

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LI; LU; MC; NL; PT; SE;

**Extended Designated States:**

AL; LT; LV; MK; RO; SI;

**International Patent Class (V7): G06F-017/60Abstract Word Count: 153**

**NOTE: 1**

**NOTE: Figure number on first page: 1**

Type	Pub. Date	Kind	Text
------	-----------	------	------

Publication: English  
h

Procedural: English  
h

Application: English  
h

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200044	1885
SPEC A	(English)	200044	10431
Total Word Count (Document A) 12316			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 12316			

**Specification:** ...multiple lenders can be performed on behalf of the applicant by an information or finance **broker**, who will **compare** the available options on the applicant's behalf.

However, the application process and required information...

### III. Text Search Results from Dialog (NON-PATENT dbs)

#### A. Abstract Databases -- Non-Patent

[File 35] **Dissertation Abs Online** 1861-2009/Mar  
(c) 2009 ProQuest Info&Learning. All rights reserved.

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13  
(c) 2002 Gale/Cengage. All rights reserved.  
*\*File 583: This file is no longer updating as of 12-13-2002.*

[File 65] **Inside Conferences** 1993-2009/Apr 07  
(c) 2009 BLDSC all rts. reserv. All rights reserved.

[File 2] **INSPEC** 1898-2009/Mar W5  
(c) 2009 Institution of Electrical Engineers. All rights reserved.

[File 474] **New York Times Abs** 1969-2009/Apr 06  
(c) 2009 The New York Times. All rights reserved.

[File 475] **Wall Street Journal Abs** 1973-2009/Apr 07  
(c) 2009 The New York Times. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2009/Feb  
(c) 2009 The HW Wilson Co. All rights reserved.

[File 256] **TecInfoSource** 82-2009/Dec  
(c) 2009 Info.Sources Inc. All rights reserved.

[File 139] **EconLit** 1969-2009/Mar  
(c) 2009 American Economic Association. All rights reserved.

Set	Items	Description
S1	2829	S (MORTGAG? OR ((HOME OR REAL()ESTATE OR PROPERTY) (2N) (LOAN OR LEND?) )) (20N) (WHOLESALE? OR SECONDARY OR INVESTOR? OR POOLER? OR CONDUIT? OR UNDERWRITER?)
S2	9	S (FIND? OR SELECT? OR ENGAG? OR CHOOS? OR INTERFACE? OR COMPAR? OR INVESTIGAT? OR APPLY OR APPLICATION OR APPLIES OR QUER??? OR EXPLOR? OR CHECK?()OUT OR REVIEW? OR EXAMINES OR EXAMINE OR SEARCH? OR CAST?()ABOUT OR LOOK?()FOR OR REQUEST?) (8N) (LISTING() (AGENT? OR DEALER?) OR BROKER? OR ORIGINATOR? OR BANKER?)
S3	3	S (ELIGIBILITY()MATRI???) OR (FANNIE OR MAE OR VA OR V()A OR VETERAN? OR FHA OR FEDERAL()HOME) (7N)ELIGIB?
S4	2	S (RATE? ? OR PRIC??? OR POINT? OR INTEREST) (2N) (SHEET? OR LIST? OR SCHEDULE?)

S5                    0     S (LOCK OR LOCK?()) IN OR OPTION(2N) (POINT? OR RATE?)) () (SHEET? OR LIST? OR SCHEDULE?)  
 S6                    14     S S2 OR S3 OR S4  
 S7                    14     S S6 NOT AY>1999

7/5,K/5 (Item 1 from file: 2) [Links](#)

INSPEC

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06602839 **INSPEC Abstract Number:** C9707-7120-023

**Title:** KARMA: managing business rules from specification to implementation

**Author** Sobieski, J.; Krovvidy, S.; McClintock, C.; Thorpe, M.

**Author Affiliation:** Fannie Mae, Washington, DC, USA

**Conference Title:** Proceedings of the Thirteenth National Conference on Artificial Intelligence and the Eighth Innovative Applications of Artificial Intelligence Conference **Part** vol.2 p. 1536-47 vol.2

**Publisher:** MIT Press , Cambridge, MA, USA

**Publication Date:** 1996 **Country of Publication:** USA 2 vol. xx+xii+1600 pp.

**ISBN:** 0 262 51091 X **Material Identity Number:** XX97-01176

**Conference Title:** Proceedings of National Conference on Artificial Intelligence

**Conference Sponsor:** AAAI

**Conference Date:** 4-8 Aug. 1996 **Conference Location:** Portland, OR, USA

**Language:** English **Document Type:** Conference Paper (PA)

**Treatment:** Practical (P)

**Abstract:** Fannie Mae is a congressionally chartered, shareholder-owned company and the nation's largest source of conventional home mortgage funds. Fannie Mae purchases and securitizes loans and is considered the leader in the secondary mortgage market. Because of its strong leadership role, **Fannie Mae's** policies for loan **eligibility** set the standard in the mortgage industry and applying these policies consistently and effectively is critical to Fannie Mae's mission and profitability. Fannie Mae's policies for selling and servicing mortgage loans span the business functions of the secondary mortgage market and therefore are contained in many different software applications. Managing policy across multiple business applications became increasingly complex. To meet these demands, Fannie Mae developed KARMA (Knowledge Acquisition and Rule Management Assistant) and the Business Rule Server to allow policy changes to be implemented quickly throughout its software application environment and to provide business users with direct ownership and management of Fannie Mae's policies in a way that seamlessly integrates policy into the software applications. KARMA is designed to support the management of these policies independent of the applications in which they are embedded. KARMA generates executable business rules which become part of the Business Rule Server. As a result, policy is managed centrally and no longer embedded in multiple applications. KARMA and the Business Rule Server have been running in production supporting the Cash Delivery application since July, 1995. ( 6 Refs)

**Subfile:** C

**Descriptors:** expert systems; knowledge acquisition; mortgage processing

**Identifiers:** KARMA; Fannie Mae; secondary mortgage market; mortgage industry; business functions; Knowledge Acquisition and Rule Management Assistant; Business Rule Server

**Class Codes:** C7120 (Financial computing); C6170 (Expert systems); C1230 (Artificial intelligence)

Copyright 1997, IEE

**Abstract:** ...is considered the leader in the secondary mortgage market. Because of its strong leadership role,



**Fannie Mae's** policies for loan **eligibility** set the standard in the mortgage industry and applying these policies consistently and effectively is...

?

## B. Full-Text Databases – NON-PATENT

[File 275] **Gale Group Computer DB(TM)** 1983-2009/Mar 12  
(c) 2009 Gale/Cengage. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2009/Mar 16  
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[File 20] **Dialog Global Reporter** 1997-2009/Apr 07  
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[File 625] **American Banker Publications** 1981-2008/Jun 26  
(c) 2008 American Banker. All rights reserved.

*\*File 625: This file no longer updates. Use Newsroom Files 989 and 990 for current records.*

[File 268] **Banking Info Source** 1981-2009/Mar W5  
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[File 626] **Bond Buyer Full Text** 1981-2008/Jul 07  
(c) 2008 Bond Buyer. All rights reserved.

*\*File 626: This file no longer updates. Use Newsroom Files 989 and 990 for current records.*

[File 267] **Finance & Banking Newsletters** 2008/Sep 29  
(c) 2008 Dialog. All rights reserved.

Set	Items	Description
S1	107865	S (MORTGAG? OR ((HOME OR REAL()ESTATE OR PROPERTY) (2N) (LOAN OR LEND?) )) (20N) (WHOLESALE? OR SECONDARY OR INVESTOR? OR POOLER? OR CONDUIT? OR UNDERWRITER?)
S2	2389	S (FIND? OR SELECT? OR ENGAG? OR CHOOS? OR INTERFACE? OR QUER??? OR EXPLOR? OR CHECK?()OUT OR REVIEW? OR EXAMINES OR EXAMINE OR SEARCH? OR CAST?()ABOUT OR LOOK?()FOR OR REQUEST?) (8N) (BROKER? OR ORIGINATOR? OR BANKER?)
S3	348	S (ELIGIBILITY()MATRI???) OR (FANNIE OR MAE OR VA OR V()A OR VETERAN? OR FHA OR FEDERAL()HOME) (7N)ELIGIB?
S4	1531	S (RATE? ? OR PRIC??? OR POINT? OR INTEREST) (2N) (SHEET? OR LIST? OR SCHEDULE?)
S5	1	S (LOCK OR LOCK?()IN OR OPTION(2N) (POINT? OR RATE?)) () (SHEET? OR LIST? OR SCHEDULE?)
S6	0	S VIRTUAL()LENDER AND (ELIGIB?(2N)MATRI?)
S7	18	S S3 AND S2
S8	10	S S7 NOT PY>1999
S9	0	S DESKTOP()UNDERWRITER AND (ELIGIB?(2N)MATRI?)
S10	0	S (FANNIE()MAE AND (ELIGIB?(2N)MATRI?)) NOT PY>1999
S11	27	S FANNIE()MAE AND (ELIGIB?(5N)DELIVER?)
S12	10	S S11 NOT PY>1999
S13	1	S (ELIGIB?(3N)CHART? ?) AND FANNIE()MAE
S14	27	S ((ELIGIB?(3N)CRITERI?) AND FANNIE()MAE) NOT PY>1999
S15	10	S S14 AND (SOFTWARE OR AUTOMAT?)
S16	0	S S15 AND CHART? ?

5/9,K/1 (Item 1 from file: 20) Links

Dialog Global Reporter

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04340675 (THIS IS THE FULLTEXT)

**Utah Based Online Wholesale Lender Network Announces Exclusive Agreement to Provide Lender Network**

BUSINESS WIRE

February 16, 1999

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 493

ST. GEORGE, Utah--(BUSINESS WIRE)--Feb. 16, 1999--AmeriStar Network Inc. (OTC BB:AMWK), <http://www.ameristarnetwork.com>, and Mortgage Internet Technologies Inc., <http://www.vlender.com>, Tuesday announced that they have signed an exclusive agreement for AmeriStar Network Inc., to provide the Wholesale Lender Network within the Virtual Lender(TM) system, an Internet based mortgage loan origination software.

The agreement follows a 2 year plan for AmeriStar Network to develop a National Internet based distribution channel for mortgage wholesale lending products, a multi-billion dollar industry.

About the Business

To the mortgage professional, the Internet requires a certain level of commitment to Online technology, including site construction, education, administrative, process and a basic understanding of how they will need to react to business procured by the Internet.

The Virtual Lender(TM) was designed to answer these concerns and has proven to be a widely accepted tool for the mortgage professional.

The Virtual Lender(TM) will take the mortgage professional from point "A", being no involvement in the Internet, to point "B", being completely capable of online origination in less than 20 minutes, a process that usually takes 30-60 days and cost several thousands of dollars. The Virtual Lender(TM) is an excellent "Front End" system to host AmeriStar's "AmeriTrac" mortgage loan delivery.

An intricate and very necessary part of this process is the lender interaction with the investor, known within the industry as a "wholesaler". Each day the wholesaler will fax rate sheets to the mortgage broker, these rate sheets are used to price loan products. The wholesaler competes with

other wholesalers for the business of the broker.

The broker commits to a loan product and rate by "Locking" their customer with a specific wholesaler. This creates the commitment of funds by the wholesaler to the broker and the commitment of the broker's customer to use the wholesaler. This process will be done "online" within the Wholesale Lender Center (WLC) by the AmeriTrac System which will save the wholesaler time and money.

The WLC is an area that is built into the Business Development Center (BDC). By entering the BDC, the loan originator may choose the "Wholesale Network" button to access a list of participating wholesale lending institutions, their rate sheets, loan programs and **lock sheets**.

Mortgage Internet Technologies Inc., and AmeriStar plan to officially unveil the AmeriTrac wholesale lender network to the national lending community at the Net 99 National Mortgage Conference (IQPC) to be held in Chicago in June of this year.

CONTACT: AmeriStar Network Inc  
Russell Crandall, 435/656-3677  
Russ@ameristarnetwork.com  
<http://www.ameristarnetwork.com>

10:12 EST FEBRUARY 16, 1999

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#### **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...to access a list of participating wholesale lending institutions, their rate sheets, loan programs and **lock sheets**.

Mortgage Internet Technologies Inc., and AmeriStar plan to officially unveil the AmeriTrac wholesale lender network...

8/3,K/4 (Item 1 from file: 268) [Links](#)

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00344984 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Desktop originator helps small lenders compete**

Bowen, Laura

Real Estate Finance Today , v 15 , n 18 , p 3,17+ , Sep 7, 1998 **Document Type:** Journal Article **Article**

**Type:** News **Language:** English **Record Type:** Abstract Fulltext

**Word Count:** 00597

**ARTICLE REFERENCE NUMBER:**

## Abstract:

...mortgage brokers and compete in a technology-driven market. The report, Fannie Mae: Channel Check **Finds Brokers** Enthusiastic about Underwriting Technology, states that Desktop **Originator** offers brokers fast approvals, streamlined documentation, product flexibility, greater productivity and better underwriting decisions, and...

...but many lenders are moving toward third-party use of the automated process through mortgage **brokers** and correspondents.

The report, "Fannie Mae: Channel Check **Finds Brokers** Enthusiastic about Underwriting Technology," states that Desktop **Originator** offers brokers fast approvals, streamlined documentation, product flexibility, greater productivity and better underwriting decisions, and...

...to the study, brokers can even use the D.O. program to process loans not **eligible** for **Fannie Mae** and connect with multiple lenders. User response indicates that the system makes good decisions, enabling...

8/3,K/7 (Item 4 from file: 268) [Links](#)

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00312576 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Fannie Mae releases upgraded automated underwriting software**

Anonymous

America's Community Banker , v 6 , n 6 , p 46-47 , Jun 1997 **Document Type:** Journal Article **Language:**

English **Record Type:** Abstract Fulltext

**Word Count:** 00378

**ARTICLE REFERENCE NUMBER:**

...brokers with access to underwriting by product type and to specify the level of underwriting **findings** information available to **brokers** and correspondents.

With this new software release, **Fannie Mae** will offer expanded product **eligibility** guidelines for loans underwritten with Desktop Underwriter, including owner-occupied purchases, owner-occupied cash-out...

8/3,K/1 (Item 1 from file: 20) [Links](#)  
Dialog Global Reporter  
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01353806 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**First American CREDCO Announces New Affiliates**

PR NEWSWIRE  
April 09, 1998 8:49  
**Journal Code:** WPRW **Language:** English **Record Type:** FULLTEXT  
**Word Count:** 456  
(USE FORMAT 7 OR 9 FOR FULLTEXT)

-

...Services of Portland, OR, to provide their respective customers access to Fannie Mae's Desktop **Originator**, Desktop Underwriter and Home Counselor.

"We have carefully **selected** two of the finest independent credit reporting entities as Fannie Mae Desktop Underwriter affiliates," said...

...Underwriter to process more than 14,000 loans each day. Desktop Underwriter will underwrite mortgages **eligible** for purchase by **Fannie Mae**, including **Fannie Mae's** Community Home Buyer's Program loans. Also through partnerships with GE, Residential Funding Corporation...

8/3,K/2 (Item 1 from file: 625) [Links](#)  
American Banker Publications  
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0204958

**Automated Underwriting Makes it Possible to Increase Origination Volume**  
: CFX Bank and GMAC Mortgage, which use Freddie Mac and Fannie Mae systems, are streamlining work for processors and underwriters alike while gaining market advantage.  
American Banker - September 15, 1997 ; Pg. 8A ; Vol. 162 , No. 177  
**Document Type:** Journal **Language:** English **Record Type:** Fulltext  
**Word Count:** 1,062

**Text:**

...Currently, GMAC Mortgage processes nearly 80 percent of its loans through

Desktop Underwriter, including loans **eligible** for **Fannie Mae** purchase, as well as other non-conforming loans, where the system is used as a...

...option," she maintains. Nicolo says that GMAC Mortgage is currently testing

the embedded automated underwriting **interface** in several **originator**

laptops.

tightening approval times

GMAC Mortgage implemented its automated underwriting system in several stages. In...

12/3,K/10 (Item 1 from file: 267) [Links](#)

Finance & Banking Newsletters

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00004517

### **Fannie Mae Launches Early Rate Lock Program**

Mortgage-Backed Securities Letter

February 17, 1997 **Vol: 12 Issue: 7 Document Type: NEWSLETTER**

**Publisher: INVESTMENT DEALERS DIGEST**

**Language: ENGLISH Word Count: 210 Record Type: FULLTEXT**

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### **Fannie Mae Launches Early Rate Lock Program**

#### **Text:**

...borrowers lock in a stable interest rate during loan underwriting and processing," said Louis Hoyes, **Fannie Mae's** senior vice president for multifamily lending and investment.

**Fannie Mae** said the new option will further enhance its MBS/DUS program, which enables lenders to **deliver eligible** mortgages to **Fannie Mae** before underwriting and approval have been completed, and receive MBS from the agency in return.

Lenders who are interested in the early rate lock option must follow **Fannie Mae's** recommended best practices trading requirements, which are outlined in the multifamily DUS guide.

**Fannie Mae** is also mandating that lenders using the new product initially use the agency's customer...

...practices should enable lenders to lessen the risk of failed deliveries and MBS investor disputes, **Fannie Mae** said. - C.O.

**Company Names (DIALOG Generated) :**

**Fannie Mae** ; Federal National Mortgage Association ; Standard  
Early Rate Lock

12/3,K/6 (Item 1 from file: 625) [Links](#)

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0194923

**In a Nutshell**

Mortgage Marketplace - February 17, 1997 ; Pg. 1 ; Vol. 10 , No. 7

**Document Type:** Newsletter **Language:** English **Record Type:** Fulltext

**Word Count:** 224

**Text:**

**Fannie Mae** Multifamily Lock-In Plan

Multifamily mortgage lenders now can offer their borrowers in  
an interest...

...in for up to 90 days through a new rate lock-in  
program announced by **Fannie Mae**.

The Delegated Underwriting and Servicing/Mortgage-Backed  
Securities (commonly referred to as MBS/DUS) commitment provides  
lenders with the right to **deliver eligible** MBS/DUS mortgages  
to **Fannie**

**Mae** before the underwriting and loan approval processes have been  
completed, and receive a **Fannie Mae** MBS/DUS in return. For  
investors,

MBS/DUS also offer prepayment protection.

Fannie Multifamily Volume Up in 1996

**Fannie Mae** participated in a record \$7.92 billion of  
business

to finance multifamily housing, a 22...

...total.

The company's multifamily assets exceed \$36.9 billion, which  
is thought to make **Fannie Mae** the nation's largest private  
investor in

multifamily housing. **Fannie Mae** in 1996 participated with  
lenders to

provide financing that created or preserved approximately 300,000...

**Company Names (DIALOG Generated) :**

**Fannie Mae** ; GreenPoint Mortgage Corp ; New GreenPoint



Mortgage Center

12/3,K/3 (Item 3 from file: 636) [Links](#)  
Gale Group Newsletter DB(TM)  
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03461950 **Supplier Number:** 47135050 (USE FORMAT 7 FOR FULLTEXT)

**Freddie Mac Says 30-Year Fixed. Rate Loans Dominated 'Refi' Activity In '96**

Mortgage-Backed Securities Letter , v 12 , n 7 , p N/A

Feb 17 , 1997

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 444

-

...on mortgages for which Freddie Mac purchased both the original and new loans. -- A.R.

**Fannie Mae** Launches Early Rate Lock Program

The Federal National Mortgage Association last week launched a program

...

...borrowers lock in a stable interest rate during loan underwriting and processing," said Louis Hoyes, **Fannie Mae's** senior vice president for multifamily lending and investment.

**Fannie Mae** said the new option will further enhance its MBS/DUS program, which enables lenders to **deliver eligible** mortgages to **Fannie Mae** before underwriting and approval have been completed, and receive MBS from the agency in return.

Lenders who are interested in the early rate lock option must follow **Fannie Mae's** recommended best practices trading requirements, which are outlined in the multifamily DUS guide.

**Fannie Mae** is also mandating that lenders using the new product initially use the agency's customer...

...practices should enable lenders to lessen the risk of failed deliveries and MBS investor disputes, **Fannie Mae** said. -- C.O.

15/3,K/2 (Item 1 from file: 625) [Links](#)

American Banker Publications

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0198154

**In Brief: Fannie Mae Releases Upgraded Software**

American Banker - April 25, 1997 ; Pg. 8 ; Vol. 162 , No. 79

**Document Type:** Journal **Language:** English **Record Type:** Fulltext

**Word Count:** 105

**In Brief: Fannie Mae Releases Upgraded Software**

**Text:**

**Fannie Mae** has released a new version of its Desktop Originator and Desktop Underwriter **software**. It said the update includes expanded loan **eligibility criteria** and new risk-analysis capability.

The new version also includes additional credit agency choices, has...

...quicker access by brokers and correspondents.

PHH Mortgage Corp., an early user of the upgraded **software**, said it had already seen a 20% increase in the number of its loans recommended for **automatic** approval.

CBC Cos. and Equifax Mortgage Services have joined two other credit bureaus as eligible...

**Company Names (DIALOG Generated) :**

CBC Cos ; Equifax Mortgage Services ; **Fannie Mae** ; PHH Mortgage Corp

15/3,K/8 (Item 5 from file: 268) [Links](#)

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00312576 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Fannie Mae releases upgraded automated underwriting software**

Anonymous

America's Community Banker , v 6 , n 6 , p 46-47 , Jun 1997 **Document Type:** Journal Article **Language:**

English **Record Type:** Abstract Fulltext

**Word Count:** 00378

**Fannie Mae releases upgraded automated underwriting software**

**ARTICLE REFERENCE NUMBER:**

**Abstract:**

Offering mortgage lenders more powerful analytical tools, expanded loan **eligibility criteria** and new mortgage risk analysis capabilities to increase the number of loans recommended for approval, Desktop Originator and Desktop Underwriter version 3.1 was recently released by **Fannie Mae**. **Fannie Mae** has also added more credit agency choices, underwriting capability for construction-to-permanent loans and a new gatekeeper function enabling brokers to **automatically** access **Fannie Mae** underwriting tools.

**Text:**

**Fannie Mae** recently released the newest versions of its Desktop Originator and Desktop Underwriter **software**, two components of the government-sponsored enterprise's MORNETPlus suite of technology applications for the...

...3.1 are now supposed to offer mortgage lenders more powerful analytical tools, expanded loan **eligibility criteria** and new mortgage risk analysis capabilities to increase the number of loans recommended for approval. In addition, **Fannie Mae** has added more credit agency choices, underwriting capability for construction-to-permanent loans and a new gatekeeper function that provides lenders the opportunity to enable brokers and correspondents to **automatically** access **Fannie Mae** underwriting tools.

"We are pleased to bring this value-added **software** solution to our hundreds of lender and broker customers across the country who are re-engineering their business processes to implement this timeand-cost-saving technology," says Mike Williams, **Fannie Mae's** senior vice president for customer technology. "Desktop Underwriter 3.1 is more powerful than...

...specify the level of underwriting findings information available to brokers and correspondents.

With this new **software** release, **Fannie Mae** will offer expanded product eligibility guidelines for loans underwritten with Desktop Underwriter, including owner-occupied purchases, owner-occupied cash-out refinancings and second homes. **Fannie Mae** also has added the capability to underwrite construction-to-permanent loans.

In addition, **Fannie Mae** added CBC Companies and Equifax Mortgage Services to its roster of credit vendors available through...

**Descriptors: ...Bank automation;**  
**Geographic Names:**

#### **IV. Additional Resources Searched**

Attached to the correspondence accompanying this set is some background textual material via the STIC library shelves.